

21
D. Doebe
D. Peomani

Rt 2 Box 109
Atwood KS 67730-9633
September 13, 2005

2005 SEP 19 AM 10 12

FDIC San Francisco Regional Office
Director Johns F. Carter
25 Jessie Street
Ecker Square Suite 2300
San Francisco CA 94105

Dear Director Carter,

As a life long small town western Kansas resident and now a bank employee, I believe that letting Wal Mart into the banking industry would be a further devastation to small communities. I have witnessed the decline of main street businesses in communities where Wal Mart is located, but also the surrounding communities within a 60 mile radius. Our small towns are struggling just to keep themselves alive and by eliminating the community banks, as I am sure would be the result of Wal Mart banking, then our small communities would also be eliminated.

Please keep Wal Mart out of the banking industry. They DO NOT need to further monopolize our communities!!!

Sincerely,

Neva Lou Holub

Neva Lou Holub